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ABSTRACT

Six articles discuss college savings plans. "Introduction and Overview" by Janet S. Hansen addresses the affordability of college, parental responsibility for college savings, incentives for saving, and the risks and rewards of planning for college expenses. "The Need for College Savings" (Sandy Baum) emphasizes the parents' role, describes circumstances that call for ways to encourage family savings, argues for education as an investment, and explores families' abilities to finance college through savings. "Saving for College: The Investment Challenge" (A. Charlene Sullivan) looks at the future environment for college savings, national patterns, investment risks and returns, special college savings programs, and parental income, tax status, and investment choices. "How Families Are Saving for College: What Market Surveys Tell Us" (Natala K. Hart) reviews the process of establishing savings goals and providing incentives, and outlines the need for information in encouraging savings. "A Survey of College Prepayment and Savings Plans in the States" (Aims C. McGuinness, Jr. and Christine Paulson) reports on guaranteed tuition plans and college savings bond plans, and provides a state-by-state summary of prepayment and savings plans. "Government's Role in Supporting College Savings: Opportunities, Pitfalls, and Guidelines" (Haskell Rhett) examines where college savings plans should fall on the public policy/subsidy continuum. (MSE)

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